1982

ANNUAL REPORT

BUSINESS OF 1982 AND 1981

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable J. A. Doiron
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1982.

I have the Honour to Be,
Sir;
Your Obedient servant,

George R. McMahon,

George R. McMahon, Q.C.
Minister of Justice

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

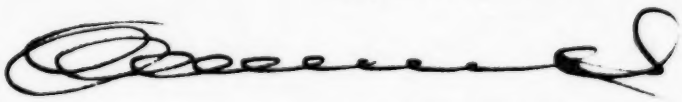
Honourable George R. McMahon, Q.C.
Minister of Justice
Province of Prince Edward Island
Charlottetown, Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendnent of Insurance for the year ended December 31, 1982.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1981 Report.

Respectfully submitted,



M. B. FITZPATRICK
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE COMPANIES

LICENSED TO DECEMBER 31, 1982

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Classes

Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
Baltica-Skandinavia Insurance Company of Canada	FASO
Bankers Life & Casualty Company	LS
The Boiler Inspection and Insurance Company of Canada	FO
Buffalo Insurance Company	AO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
Cardinal Insurance Company	FAO
The Casualty Company of Canada	FASO
Chateau Insurance Company	FASO

Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FAO
The Commercial Life Assurance Company of Canada	LS
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company plc	LFSO
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Cooperants, Mutual Life Insurance Society	LS
Co-operative Fire and Casualty Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis General Insurance Company	FASO
Cumis Life Insurance Company	LS
	LFASO
The Dominion of Canada General Insurance Company	FASO
The Dominion Insurance Corporation	LS
The Dominion Life Assurance Company	
	O
Eagle Star Insurance Company Limited	FASO
Eaton Bay Insurance Company	LS
Eaton Bay Life Assurance Company	FAO
Ecclesiastical Insurance Office plc	FASO
Economical Mutual Insurance Company	O
Electrical Workers' Benefit Association	FASO
Elite Insurance Company	FASO
Emmco Insurance Company	LS
The Empire Life Insurance Company	FASO
The Employers Insurance of Wausau A Mutual Company	O
Employers Reinsurance Corporation	FO
English and American Insurance Company Limited	FO
Ennia Insurance Company (U.K.) Limited	LS
The Excelsior Life Insurance Company	
	L
Family Life Assurance Company	FASO
Fidelity Insurance Company of Canada	L
Fidelity Life Assurance Company	LS
Financial Life Assurance Company of Canada	FAO
The Fire Insurance Company of Canada (Discontinuing)	LS
The Fireman's Fund American Life Insurance Company	FASO
Fireman's Fund Insurance Company	FASO
Fireman's Fund Insurance Company of Canada	LS
Ford Life Insurance Company	FASO
Foremost Insurance Company	

GAN Incendie Accidents, Compagnie francaise d'assurances de reassurances incendie, accidents et risques divers	FAO
The General Accident Assurance Company of Canada	FASO
General Insurance Corporation of New Brunswick	FAO
Gibraltar General Insurance Company	FASO
Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Gold Circle Insurance Company	FASO
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
Le Groupe Desjardins Assurances generales (Discontinuing)	FASO
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Halifax Insurance Company	FASO
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Highland Group Insurance Ltd.	F
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
INA Insurance Company of Canada	FASO
INA Life Insurance Company of Canada	LS
INA Life Insurance Company of North America	LS
Ideal Mutual Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Ltd.	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
The London Assurance (Discontinuing)	FASO
London-Canada Insurance Company	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermens Underwriting Alliance	F
The Manufacturers Life Insurance Company	LS
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Maryland Casualty Company (Discontinuing)	FASO
Massachusetts Indemnity & Life Insurance Company	S
Metropolitan Life Insurance Company	LSO
Midland Insurance Company	FASO
Montreal Life Insurance Company	L
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	AO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS

National Fidelity Life Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
Northumberland General Insurance Company	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Ocidental Life Insurance Company of Canada	L
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	S
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Philadelphia Manufacturers Mutual Insurance Company	FO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company, Limited	FASO
The Phoenix Insurance Company	FAO
Pitts Life Insurance Company	LS
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	FO
Principal Life Insurance Company of Canada	L
Protection Mutual Insurance Company	FO
Provident Alliance Life Insurance Company	LS
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
Safeguard Life Assurance Company	LS
St. Paul Fire and Marine Insurance Company	FASO
Scottish & York Insurance Company Limited	FASO
Seaboard Surety Company	O
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
The Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company of Canada	L
The Standard Life Assurance Company	LS
The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company Limited	FAO
Transamerica Occidental Life Insurance Company	LS

Transit Insurance Company	FAO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
Unifund Assurance Company	FAO
Union Mutual Life Insurance Company	LS
United Canada Insurance Company	FAO
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
The Western Assurance Company (amalgamated with Royal Insurance)	FASO
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1982

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	11,555,972	5,966,973		51.64
Automobile	15,317,750	12,532,722		81.82
Accident & Sickness	8,564,074	7,130,810		83.26
All Other Classes	2,411,023	1,796,779		74.52
TOTAL (a)	37,848,819	27,427,284		72.47
LIFE INSURANCE (including annuities)	16,350,445	2,938,260	Death Claims	
		51,515	Disability Claims	
		275,652	Matured Endowments	
		20,119	Total Annuity Payments	
		2,205,923	Surrender Values	
		1,765,312	Dividends	
			Unclassified	
TOTAL (b)	16,350,445	7,256,781		44.39
GRAND TOTAL (a) (b)	54,199,264	34,684,065		63.99

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1981

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	10,949,705	6,511,700		59.47
Automobile	13,548,576	10,898,376		80.43
Accident & Sickness	8,042,645	5,426,831		67.47
All Other Classes	1,628,391	1,243,718		76.38
TOTAL (a)	34,169,317	24,080,625		70.47
LIFE INSURANCE (including annuities)	17,146,538	2,286,514	Death Claims	
		37,865	Disability Claims	
		330,761	Matured Endowments	
			Total Annuity Payments	
		2,837,259	Surrender Values	
		1,639,064	Dividends	
		21,343	Unclassified	
TOTAL (b)	17,146,538	7,152,806		41.71
GRAND TOTAL (a) (b)	51,315,855	31,233,431		60.86

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1980

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	10,197,715	3,848,419		37.74
Automobile	12,853,336	8,810,014		68.54
Accident & Sickness	7,015,338	5,254,283		46.81
All Other Classes	1,624,716	760,619		74.89
TOTAL (a)	31,691,105	18,673,335		58.92
LIFE INSURANCE (including annuities)	13,274,706	2,923,366	Death Claims	
		46,929	Disability Claims	
		253,688	Matured Endowments	
			Total Annuity Payments	
		1,870,048	Surrender Values	
		1,658,688	Dividends	
		8,135	Unclassified	
TOTAL (b)	13,274,706	6,760,854		50.93
GRAND TOTAL (a) (b)	44,965,811	25,434,189		56.56

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND GENERAL RESERVE

Year Ended December 31, 1982

	1982		1981	
UNDERWRITING INCOME				
Premiums		$ 2,686,403		$ 2,216,887
Less reinsurance premiums	$ 277,339		$ 256,036	
Unearned premiums	237,608	514,947	53,371	309,407
		2,171,456		1,907,480
EXPENSES				
Administration		476,388		400,788
Agents' commissions		361,794		333,229
Depreciation	20,462		16,204	
Fire prevention tax		20,148		16,627
Losses incurred	1,699,700		1,190,509	
Less reinsurance recoveries	27,917	1,671,783	171,090	1,019,419
		2,550,575		1,786,267
Net underwriting income (loss)		(379,119)		121,213
OTHER INCOME				
Net interest		551,837		493,505
Net commissions		16,102		23,765
Net office rentals (loss)		(4,110)		(2,360)
Gain (loss) on sale of investments		16,949		(118,377)
(Loss) on disposal of fixed assets		(3,657)		
		577,121		396,533
Net income		198,002		517,746
General reserve, beginning of year		3,418,168		2,900,422
General reserve, end of year		$ 3,616,170		$ 3,418,168

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1982

ASSETS

	1982	1981
Cash	$ 27,413	
Receivables	236,874	$ 276,010
Prepaid items	10,015	8,240
Deferred premium acquisition expenses	249,875	233,112
Investments	5,118,671	4,831,598
Land, building and equipment	175,055	163,698
	$ 5,817,903	$ 5,512,658

LIABILITIES

Bank indebtedness		$ 123,097
Payables and accruals	$ 140,814	110,677
Unpaid claims	211,641	249,046
Unearned premiums	1,849,278	1,611,670
	2,201,733	2,094,490

EQUITY

General reserve	3,616,170	3,418,168
	$ 5,817,903	$ 5,512,658

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND DEFICIT

For the Year Ended December 31, 1982

	1982	1981
Gross premiums	$ 53,984	$ 49,610
Less: Increase (decrease) in unearned premiums	2,088	(227)
Reinsurance premiums	2,320	750
	49,576	49,087
Underwriting expenses		
Directors fees	763	680
Fees, licenses and taxes	1,556	890
Interest	1,883	2,340
Losses incurred	1,183	1,274
Office and miscellaneous	179	263
Management fees	8,962	8,078
Professional fees	1,580	1,148
Travel and entertainment	5,294	1,948
	21,400	16,621
	28,176	32,466
Investment income	34,664	33,004
	62,840	65,470
Income before income taxes	17,130	10,246
Income taxes	45,710	55,224
Net income		
Retained earnings, beginning of year		
As previously reported	122,053	72,315
Adjustment resulting from change in accounting policy	8,179	7,193
As restated	130,232	79,508
	175,942	134,732
Dividends	176,500	4,500
Retained earnings (deficit), end of year	$ (558)	$ 130,232

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1982

ASSETS

	1982	1981
Cash	$ 4,384	$ 2,141
Receivables	46,219	36,146
Investments	231,970	263,655
	$ 282,573	$ 301,942

LIABILITIES

Bank indebtedness	$ 1,000	$ 2,500
Payables and accruals	380	33,194
Unamortized mortgage discount		5,658
Income taxes payable	15,873	9,917
	17,253	51,269
Deferred revenue		1,980
Unearned premiums	12,823	10,735
Deferred income taxes	3,055	2,726

SHAREHOLDERS' EQUITY

Capital stock	250,000	105,000
Retained earnings (deficit)	(558)	130,232
	249,442	235,232
	$ 282,573	$ 301,942

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1981		New Issued and Other Additions in 1982		Policies in Force End of 1982	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	3	10,398	4	225,000	7	235,398
The Acadia Life Insurance Company	33	878	1	9	34	887
Actra Fraternal Benefit Society	14	55,000	16	117,500	30	172,500
Aetna Life Insurance Company	1	5,000			1	5,000
Alexander Hamilton Life Insurance Company of America	784	1,748,873	284	541,352	1,068	2,290,225
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	28	1,036,000	2	72,000	30	1,108,000
American Bankers Life Assurance Company of Florida	2	719,092		44,160	2	763,252
American Life Insurance Company			9	840	9	840
Assumption Mutual Life Insurance Company	415	4,694,094	101	2,311,728	516	7,005,822
Atlantic Mutual Life Assurance Company	53	22,750	31	7,261	84	30,011
Bankers Life & Casualty Company						
The Canada Life Assurance Company	2,534	105,654,005	196	15,614,646	2,730	121,268,651
Canadian General Life Insurance Company	146	22,885,967	202	28,343,597	348	51,229,564
Chrysler Life Insurance Company of Canada	26	85,551	4	25,145	30	110,696
The Citadel Life Assurance Company	71	5,952,624	25	1,140,753	96	7,093,377
College Retirement Equities Fund						
Colonia Life Insurance Company	2	102,000	1	33,950	3	135,950
Combined Insurance Company of America		160,000				160,000
The Commercial Life Assurance Company of Canada	200	6,119,826	4	195,167	204	6,314,993
Commercial Union Assurance Company PLC	308	10,839,918	98	2,611,511	406	13,451,429
Confederation Life Insurance Company	1,330	166,304,511	7	530,962,035	1,337	697,266,546
Continental Assurance Company						
Co-operants, Mutual Life Insurance Society				946,641		946,641
Co-operators Life Insurance Company	1,599	27,973,345	2,170	14,680,406	3,769	42,653,751
The Credit Life Insurance Company						
Crown Life Insurance Company	391	30,327,263	14	1,947,238	405	32,274,501
Cumis Life Insurance Company	362	30,477,601	93	6,239,687	455	36,717,288

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1981		New Issued and Other Additions in 1982		Policies in Force End of 1982	
	No.	Amount	No.	Amount	No.	Amount
The Dominion of Canada General Insurance Company	8	2,796,178		10,500	8	2,806,678
The Dominion Life Assurance Company	1,394	25,700,990	30	5,808,725	1,424	31,509,715
Eaton Bay Life Assurance Company	252	7,006,615	19	916,756	271	7,923,371
Electrical Workers' Benefit Association	126	201,600	2	54,400	128	256,000
The Empire Life Insurance Company	1,730	24,753,878	11	1,941,645	1,741	26,695,523
The Equitable Life Insurance Company of Canada	26	23,764,527	4	160,000	30	23,924,527
The Excelsior Life Insurance Company	663	46,374,135	104	26,468,703	767	72,842,838
Family Life Assurance Company	108	4,637,302	6	985,003	114	5,622,305
Fidelity Life Assurance Company	10	862,026			10	862,026
Financial Life Assurance Company of Canada	3	435,818			3	435,818
Fireman's Fund American Life Insurance Company		3,072,919		772,871		3,845,790
Ford Life Insurance Company						
Glacier National Life Assurance Company	1	11,090	44	345,658	45	356,748
Globe Life Insurance Company	6	50,077	1	100,359	7	150,436
The Grand Orange Lodge of British America - Benefit Fund	162	343,643		12,050	162	355,693
The Great-West Life Assurance Company	1,633	125,919,934	14	7,723,993	1,647	133,643,927
INA Life Insurance Company of Canada						
INA Life Insurance Company of North America						
The Imperial Life Assurance Company of Canada	5,218	125,193,640	799	30,007,050	6,017	155,200,690
John Alden Life Insurance Company		25,000				25,000
Knights of Columbus	459	5,548,491	126	1,523,331	585	7,071,822

Laurier Life Insurance Company	67	161,900	6	585,213	73	747,113
London Life Insurance Company	1,559	24,499,450	194	6,141,540	1,753	30,640,990
The Manufacturers Life Insurance Company	545	4,206,939	2	404,017	547	4,610,956
The Maritime Life Assurance Company	1,079	73,104,091	168	747,023	1,247	73,851,114
Metropolitan Life Insurance Company	5,288	29,878,128	272	14,061,165	5,560	43,939,293
The Monarch Life Assurance Company	39	478,222	1	100,679	40	578,901
Montreal Life Insurance Company	28	374,688	1	62,531	29	437,219
Mony Life Insurance Company of Canada	4	577,000	6	1,996,109	10	2,573,109
The Mutual Life Assurance Company of Canada	7,347	155,112	1,254	58,415	8,601	213,527
Mutual of Omaha Insurance Company	611	16,915,995	201	4,914,268	812	21,830,263
National Fidelity Life Insurance Company	89	18,298,148	4	5,075,172	93	23,373,320
The National Life Assurance Company of Canada	131	4,014,241	10	2,467,479	141	6,481,720
New York Life Insurance Company	656	21,195,640	13	15,772,072	669	36,967,712
North American Life Assurance Company	62	462,925	3	27,000	65	489,925
North American Life & Casualty Company	16	1,319,000			16	1,319,000
The North West Life Assurance Company of Canada	43	658,420	6	136,046	49	794,466
Norwich Union Life Insurance Society	43	7,576,122	37	3,603,703	80	11,179,825
Occidental Life Insurance Company of Canada	779	1,163,815	578	1,047,491	1,357	2,211,306
Old Republic Life Insurance Company	3	522,248		113,560	3	635,808
The Paul Revere Life Insurance Company	44	1,636,733	12	236,895	56	1,873,628
Pennsylvania Life Insurance Company	2	34,639			2	34,639
Pioneer Life Assurance Company	2	68,000			2	68,000
Pitts Life Insurance Company	2	3,038,157		1,790,868	2	4,829,025
Principal Life Insurance Company of Canada	166	42,423	28	18,701	194	61,124
Provident Alliance Life Insurance Company	3,779	84,820,222	298	12,361,606	4,077	97,181,828
The Prudential Assurance Company Limited	1	7,036,915	3	8,538,500	4	15,575,415
the Prudential Insurance Company of America	42	697,787	5	78,864	47	776,651
Reliable Life Insurance Company	6	54,986			6	54,986
Royal Life Insurance Limited	16	636,795	11	424,201	27	1,060,996
Safeguard Life Assurance Company	886	24,637,658	54	4,023,246	940	28,660,904
The Sovereign Life Assurance Company of Canada	127	5,195,122	29	2,414,100	156	7,609,222
The Standard Life Assurance Company	3,463	109,983,570	565	19,401,166	4,028	129,384,736
Sun Alliance and London Assurance Company Limited						
Sun Life Assurance Company of Canada						

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1981		New Issued and Other Additions in 1982		Policies in Force End of 1982	
	No.	Amount	No.	Amount	No.	Amount
Teachers Insurance and Annuity Association of America	3	110,693			3	110,693
Toronto Mutual Life Insurance Company	49	523,048	13	60,000	62	583,048
Transamerica Occidental Life Insurance Company	548	25,382,505	10	420,904	558	25,803,409
The Travelers Insurance Company	13	248,178	1	584,942	14	833,120
Travellers Life Insurance Company of Canada	6	2,862,638	3	399,100	9	3,261,738
Union Mutual Life Insurance Company	1	5,000			1	5,000
United of Omaha Life Insurance Company	3	20,450	1	5,000	4	25,450
The Wawanesa Mutual Life Insurance Company	168	5,606,314	58	2,816,016	226	8,422,330
The Western Life Assurance Company	16	220,597			16	220,597
Zurich Life Insurance Company of Canada	39	6,538,564	2	920,252	41	7,458,816
TOTALS	33,448	1,077,459,505	4,774	735,524,813	38,222	1,812,984,318

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	862		862				862
The Acadia Life Insurance Company	6		6	2		2	8
*Actra Fraternal Benefit Society			639				639
Aetna Life Insurance Company	581		581				581
Alexander Hamilton Life Insurance Company		7,404	7,404				7,404
*Alliance Mutual Life Insurance Company			510				510
Allstate Life Insurance Company							
Allstate Life Insurance Company of Canada	4,087	462	4,549				4,549
American Bankers Life Assurance Company of Florida		9,294	9,294				9,294
American Life Insurance Company	1		1				1
Assumption Mutual Life Insurance Company	79,009	525	79,534	7,270		7,270	86,804
Atlantic Mutual Life Assurance Company	7,433	101,723	109,156				109,156
Bankers Life & Casualty Company							
The Canada Life Assurance Company	736,442	209,879	946,321	1,290,712	85,018	1,375,730	2,322,051
Canadian General Life Insurance Company	81,734	49,864	131,598				131,598
Chrysler Life Insurance Company of Canada		403	403				403
*The Capital Life Insurance Company			14				14
The Citadel Life Assurance Company	12,000	3,000	15,000	1,000		1,000	16,000
College Retirement Equities Fund							
Colonia Life Insurance Company	149		149	91,014		91,014	91,163
Combined Insurance Company of America	65	598	663				663
The Commercial Life Assurance Company of Canada	19,363	3,416	22,779				22,779
Commercial Union Assurance Company PLC	56,449	16,551	73,000	1,100		1,100	74,100
Confederation Life Insurance Company	132,972	317,041	450,013	29,333		29,333	479,346
*Connecticut General Life Insurance Company			101				101

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Continental Assurance Company							
Co-operants, Mutual Life Insurance Society		1,297	1,297				1,297
Co-operators Life Insurance Company	122,819	74,586	197,405	14,455	177,445	191,900	389,305
The Credit Life Insurance Company							
Crown Life Insurance Company	47,305	79,348	126,653	26,437	(11,218)	15,219	141,872
Cumis Life Insurance Company	31,240	143,200	174,440		69,089	69,089	243,529
*Cuna Mutual Insurance Society			11,266				11,266
The Dominion of Canada General Insurance Company	241	13,104	13,345	37,897		37,897	51,242
The Dominion Life Assurance Company	186,336	38,099	224,435	178,610		178,610	403,045
Eaton Bay Life Assurance Company	18,392	26,151	44,543	386	34,355	34,741	79,284
*Electrical Workers Benefit Association			1,544				1,544
The Empire Life Insurance Company	224,494	39,583	264,077	120,019	900	120,919	384,996
The Equitable Life Insurance Company of Canada	6,910	76,266	83,176	105,792		105,792	188,968
The Excelsior Life Insurance Company	655,534	154,854	810,388	219,330		219,330	1,029,718
Family Life Assurance Company	26,401		26,401	11,130		11,130	37,531
Fidelity Life Assurance Company	3,207	567	3,774	7,829		7,829	11,603
Financial Life Assurance Company of Canada	95	(490)	(395)				(395)
Fireman's Fund American Life Insurance Company							
Ford Life Insurance Company		11,422	11,422				11,422
Gerling Global Life Insurance Company	7,290		7,290				7,290
Glacier National Life Assurance Company	6,829		6,829				6,829
Globe Life Insurance Company	1,584	39	1,623				1,623
*The Grand Orange Lodge of British America - Benefit Fund			11,579				11,579
The Great-West Life Assurance Company	306,892	185,242	492,134	518,813	400,211	919,024	1,411,158

INA Life Insurance Company of Canada							
INA Life Insurance Company of North America							
The Imperial Life Assurance Company of Canada	1,292,780	91,114	1,383,894	250,200	2,500	252,700	1,636,594
Industrial Life Insurance Company		3,944	3,944				3,944
John Alden Life Insurance Company		30	30				30
*John Hancock Mutual Life Insurance Company			991				991
*Knights of Columbus			74,850				74,850
Laurier Life Insurance Company	4,311	839	5,150				5,150
London Life Insurance Company	189,850	41,793	231,643	1,026		1,026	232,669
The Manufacturers Life Insurance Company	108,960	13,228	122,188	84,994	101,863	186,857	309,045
The Maritime Life Assurance Company	452,371	173,630	626,001	112,650	161,926	274,576	900,577
*Massachusetts General Life Insurance Company			314				314
*Massachusetts Mutual Life Insurance Company			2,541				2,541
Metropolitan Life Insurance Company	121,079	77,318	198,397	2,331	211,508	213,839	412,236
*Ministers Life - A Mutual Life Insurance Company			448				448
Montreal Life Insurance Company	2,594	249	2,843	1,134	1,097	2,231	5,074
*The Minnesota Mutual Life Insurance Company			90				90
Monarch Life Assurance Company	7,371		7,371				7,371
Mony Life Insurance Company of Canada	45,534		45,534				45,534
The Mutual Life Assurance Company of Canada	1,478	105	1,583	1,216	719	1,935	3,518
Mutual of Omaha Insurance Company	153,978	17,699	171,677	649	1,720	2,369	174,046
National Fidelity Life Insurance Company							
The National Life Assurance Company of Canada	10,337	81,394	91,731				91,731
New York Life Insurance Company	38,334	9,000	47,334				47,334
North American Life Assurance Company	137,263	106,853	244,116	35,257	48,020	83,277	327,393
North American Life & Casualty Company	3,951		3,951				3,951
The North West Life Assurance Company of Canada	8,139		8,139				8,139
*The Northern Life Assurance Company of Canada			10,702				10,702
Norwich Union Life Insurance Society	5,340		5,340				5,340
Occidental Life Insurance Company of Canada	28,605		28,605	1,518	1,120	2,638	31,243
Old Republic Life Insurance Company		17,433	17,433				17,433
The Paul Revere Life Insurance Company	1,427	1,550	2,977				2,977
Pennsylvania Life Insurance Company	7,870	6,544	14,414				14,414
Pioneer Life Assurance Company	1,694		1,694				1,694
Pitts Life Insurance Company	115	258	373				373
Principal Life Insurance Company of Canada							
Provident Alliance Life Insurance Company		45,977	45,977				45,977
The Prudential Assurance Company Limited	52	160	212	38		38	250

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
The Prudential Insurance Company of America	639,530	110,727	750,257	71,741	4,575	76,316	826,573
Reliable Life Insurance Company	542	29,626	30,168				30,168
Royal Life Insurance Limited	5,542	134	5,676				5,676
Safeguard Life Assurance Company	483		483				483
The Sovereign Life Assurance Company of Canada	7,550		7,550				7,550
The Standard Life Assurance Company	266,820	524	267,344	40,029	1,319	41,348	308,692
*State Farm Life Insurance Company			3,632				3,632
Sun Alliance and London Assurance Company Limited	24,528	341	24,869				24,869
Sun Life Assurance Company of Canada	821,515	162,825	984,340	396,309	1,188,527	1,584,836	2,569,176
Teachers Insurance and Annuity Association of America	927		927	8,899		8,899	9,826
Toronto Mutual Life Insurance Company	5,465		5,465				5,465
Transamerica Occidental Life Insurance Company	103,234	4,018	107,252				107,252
The Travellers Insurance Company	1,945	2,022	3,967				3,967
Travelers Life Insurance Company of Canada	1,691	28,446	30,137				30,137
Union Mutual Life Insurance Company	2,005		2,005			2,005	
United of Omaha Life Insurance Company	214		214				214
The Wawanesa Mutual Life Insurance Company	39,234	130	39,364	99,567		99,567	138,931
The Western Life Assurance Company	2,679		2,679				2,679
Zurich Life Insurance Company of Canada	3,091	16,716	19,807	46,638		46,638	66,445
TOTALS *119,221	7,327,150	2,608,055	10,054,426	3,815,325	2,480,694	6,296,019	16,350,445

Note: Companies marked with an * do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O							
	G						30	30
The Acadia Life Insurance Company	O							
	G							
Actra Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O	(212)						
	G							(212)
Alexander Hamilton Life Insurance Company of America	O							
	G	7,868						7,868
Allstate Life Insurance Company	O							
	G					351		
Allstate Life Insurance Company of Canada	O							
	G							351
American Bankers Life Assurance Company of Florida	O							
	G	10,029						10,029
American Life Insurance Company	O							
	G							
Assumption Mutual Life Insurance Company	O	73,623		1,000		14,966		
	G							89,589
Atlantic Mutual Life Assurance Company	O	5,000						
	G	7,000						12,000
Bankers Life & Casualty Company	O							
	G							

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Canada Life Assurance Company	O	135,528	(450)	58,548		255,226	187,899	
	G	138,808	515				4,706	780,780
Canadian General Life Insurance Company	O						9,761	11,948
	G	2,187						
Chrysler Life Insurance Company of Canada	O							
	G					4,000		
The Citadel Life Assurance Company	O					1,000		6,000
	G	1,000						
College Retirement Equities Fund	O							
	G							
Colonia Life Insurance Company	O						18	18
	G							
Combined Insurance Company of America	O							
	G					471	131	
The Commercial Life Assurance Company of America	O							8,940
	G	8,338				2,315	2,118	
Commercial Union Assurance Company plc	O					375		4,808
	G					71,429	89,445	
Confederation Life Insurance Company	O	97,535		62,274			41,162	671,353
	G	309,508						
Continental Assurance Company	O							
	G							
Cooperants, Mutual Life Insurance Society	O							
	G							
Co-operators Life Insurance Company	O	17,650		4,131		26,243	18,427	
	G	46,280	9,782				5,179	127,692
The Credit Life Insurance Company	O							
	G							

Crown Life Insurance Company	O	4,000		15,999		9,940	22,605	
	G	26,781	2,638				819	82,782
Cumis Life Insurance Company	O	1,760					3,173	
	G	132,585	25,508					163,026
The Dominion of Canada General Insurance Company	O					810		
	G	19,861						20,671
The Dominion Life Assurance Company	O	22,412	250	9,451		156,986		
	G	30,390				2,724	61,202	283,415
Eaton Bay Life Assurance Company	O	17,370	418	1,500		3,046	326	
	G						1,951	24,611
The Empire Life Insurance Company	O	46,393		27,400		115,124	45,017	
	G	120,233						354,167
The Excelsior Life Insurance Company	O	86,198		1,019		128,193	19,762	
	G	59,772					(4,444)	290,500
The Equitable Life Insurance Company of Canada	O	(585)					2,525	
	G	74,708					14,858	91,506
Family Life Assurance Company	O					468		
	G							468
Fidelity Life Assurance Company	O						189	
	G							189
Financial Life Assurance Company of Canada	O					70		
	G							70
Fireman's Fund American Life Insurance Company	O							
	G							
Ford Life Insurance Company	O							
	G							
Gerling Global Life & Insurance Company	O					2,453	199	
	G							2,652
Glacier National Life Assurance Company	O							
	G					1,971		
Globe Life Insurance Company	O					6,089		8,060
	G				3,935			
The Grand Orange Lodge of America - Benefit Fund	O							3,935
	G							
The Great-West Life Assurance Company	O	15,184	120	11,061		245,729	165,116	
	G	87,162						524,372

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
INA Life Insurance	O							
Company of Canada	G							
INA Life Insurance Company	O							
of North America	G							
The Imperial Life Assurance	O	223,084		2,000		107,922	167,967	
Company of Canada	G	5,000				1,940	31,688	539,601
John Alden Life	O							
Insurance Company	G							
Knights	O				16,184			
of Columbus	G							16,184
Laurier Life	O	2,760				827		
Insurance Company	G							3,587
London Life	O	14,858	6,671	7,544		71,374	86,081	
Insurance Company	G	4,233	(1,263)				3,385	192,883
Manufacturers Life	O	11,785		3,285		20,520	40,739	
Insurance Company	G							76,329
The Maritime Life	O	8,500				270,740	17,083	
Assurance Company	G	193,650		17,179				507,152
Metropolitan Life	O	17,225	3,855	11,124		60,858	37,833	
Insurance Company	G	62,169	396				2,687	196,147
Monarch Life	O					8,269	1,986	
Assurance Company	G							10,255
Montreal Life	O	4,745		1,219		5,347	331	
Insurance Company	G	1,137						12,779

Mony Life Insurance Company of Canada	O						
	G						
Mutual Life Assurance Company of Canada	O	62		20	1,070	436	
	G	27				26	1,641
Mutual of Omaha Insurance Company	O				4,027	9,137	
	G	8,248					21,412
National Fidelity Life Insurance Company	O						
	G						
The National Life Assurance Company of Canada	O			2,113	8,054	2,619	
	G	70,558	297		465	39,789	123,895
New York Life Insurance Company	O	2,000			37,514	12,339	
	G	5,000				5,000	61,853
North American Life Assurance Company	O	4,579		23,760	35,200	49,975	
	G	39,000			187	7,820	160,521
North American Life & Casualty Company	O				1,644		
	G						1,644
The North West Life Assurance Company of Canada	O						
	G						
Norwich Union Life Insurance Society	O				1,450	641	
	G						2,091
Occidental Life Insurance Company of Canada	O						
	G						
Old Republic Life Insurance Company	O						
	G						
The Paul Revere Life Insurance Company	O						
	G	24					24
Pennsylvania Life Insurance Company	O					3,046	3,046
	G						
Pioneer Life Assurance Company	O			378		739	
	G						1,117
Pitts Life Insurance Company	O						1,000
	G	1,000					
Principal Life Insurance Company of Canada	O						
	G						
Provident Alliance Life Insurance Company	O						2,907
	G	2,907					

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Prudential Assurance	O	20				17	23	
Company Limited	G	68						128
The Prudential Insurance	O	26,813	1	963		90,902	223,410	
Company of America	G	84,459					(85)	426,463
Reliable Life	O							
Insurance Company	G						7,184	7,184
Royal Life	O					6,616	1,156	
Insurance Limited	G							7,772
Safeguard Life	O						71	
Assurance Company	G							71
The Sovereign Life Assurance	O						407	
Company of Canada	G							407
The Standard Life	O					159,828	100,089	
Assurance Company	G						36	259,953
Sun Alliance and	O					399	1,080	
London Assurance Company	G							1,479
Sun Life Assurance	O	48,835		13,684		249,948	189,667	
Company of Canada	G	463,429	2,400				25,275	993,238
Teachers Insurance and Annuity	O						556	
Association of America	G							556
Toronto Mutual Life	O					7,253	836	
Insurance Company	G							8,089
Transamerica Occidental Life	O	20,327				38		
Insurance Company	G	1,304						21,669

The Travelers	O		257					
Insurance Company	G	(228)						29
Travelers Life Insurance	O							
Company of Canada	G	3,382						3,382
Union Mutual Life	O						358	
Insurance Company	G							358
United of Omaha	O					1,156		
Life Insurance Company	G							1,156
The Wawanesa Mutual	O	155				54	1,135	
Life Insurance Company	G							1,344
The Western Life	O						80	
Assurance Company	G							80
Zurich Life Insurance	O	2,778	120			2,325	513	
Company of Canada	G	1						5,737
TOTALS		2,938,260	51,515	275,652	20,119	2,205,923	1,765,312	7,256,781

AUTOMOBILE INSURANCE

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	39,000	41,000	105.12	23,000	25,000	108.70
The Aetna Casualty & Surety Company		2,000			2,000	
Aetna Insurance Company						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	92,000	61,000	66.30	79,000	42,000	53.16
American Bankers Insurance Company of Florida						
American Home Assurance Company	6,000	1,000	16.66		(1,000)	
The American Road Insurance Company	14,000			21,000		
Anglo Canada General Insurance Company	(12,000)	(12,653)		9,195	36,572	397.73
Argonaut Insurance Company						
Baltica - Skandinavia Insurance Company of Canada						
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	14,000	13,000	92.85	17,000	(56,000)	
Canadian General Insurance Company	558,000	337,000	60.39	414,000	325,000	78.50
The Canadian Indemnity Company	192,000	122,000	63.54	204,000	114,000	55.88
Canadian Provincial Insurance Company	4,000	1,000	25.00	4,000	1,000	25.00
The Canadian Surety Company	177,000	241,000	136.15	87,000	123,000	141.38
Cardinal Insurance Company						
The Casualty Company of Canada	706,000	318,000	45.04	593,000	337,000	56.83
Chateau Insurance Company				1,000		
Chrysler Insurance Company	7,000	3,000	42.85	9,000	3,000	33.33
Chubb Insurance Company of Canada	2,000	2,000	100.00	1,270	44	3.46
The Citadel General Assurance Company		3,000			10,000	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	2,927,000	2,908,000	99.35	2,768,000	2,072,000	74.85
Commonwealth Insurance Company		(13,000)			14,000	
Constitution Insurance Company of Canada						
The Continental Insurance Company	(1,000)	(3,000)		9,000	9,000	100.00

The Contingency Insurance Company Limited						
Co-operative Fire and Casualty Company	3,395,000	2,718,000	80.05	3,195,000	2,677,000	83.79
Coronation Insurance Company Limited						
Cumis General Insurance Company						
The Dominion of Canada General Insurance Company	327,000	233,000	71.25	309,000	165,000	53.40
The Dominion Insurance Corporation				5,000	(1,000)	
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company						
Elite Insurance Company						
Emmco Insurance Company		1,000		1,000		
The Employers Insurance of Wausau A Mutual Company	7,000	4,000	57.14	3,000	2,000	66.66
The Fidelity Insurance Company of Canada		(10,000)		11,000	10,000	90.91
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada	27,000	76,000	281.48	117,000	110,000	94.02
Foremost Insurance Company						
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers						
The General Accident Assurance Company of Canada	626,000	561,000	89.61	447,000	485,000	108.50
General Insurance Corporation of New Brunswick	6,770					
Gibraltar General Insurance Company	174,995	102,886	58.79	29,591	19,360	65.42
Gold Circle Insurance Company	84,000	60,000	71.42	55,000	33,000	60.00
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)	(1,210)	(1,319)		(318)	(2,579)	
Guardian Insurance Company of Canada	380,000	307,000	80.78	384,000	290,000	75.52
Halifax Insurance Company						
Hartford Fire Insurance Company						
Herald Insurance Company						
Highlands Insurance Company						
The Home Insurance Company	142,000	138,000	97.18	68,334	12,477	18.25
INA Insurance Company of Canada						
Ideal Mutual Insurance Company						
Insurance Company of North America						
The Insurance Corporation of Ireland Ltd.						

AUTOMOBILE INSURANCE (continued)

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Jevco Insurance Company						
John Deere Insurance Company of Canada	5,000	7,000	140.00	4,000		
Kansa General Insurance Company						
Kent General Insurance Corporation	351,757	135,808	38.60	85,401	36,755	43.03
Liberty Mutual Fire Insurance Company	18,000	7,000	38.88	22,000	5,000	22.72
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company				1,000		
Lumbermens Mutual Casualty Company						
Markel Insurance Company of Canada	5,000	7,000	140.00	5,000		
Maryland Casualty Company (Discontinuing)						
Midland Insurance Company						
Motors Insurance Corporation	1,000	(2,000)		6,000	6,000	100.00
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyds, London, England	40,000	5,000	12.50	20,000	24,000	120.00
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company						
Nova Scotia General Insurance Company	173,000	68,000	39.30	98,751	47,838	48.44
Old Republic Insurance Company						
Pacific Employers Insurance Company				10,000	2,000	20.00
The Personal Insurance Company of Canada	4,000			199,000	354,000	177.88
Phoenix Assurance Company of Canada	193,000	138,000	71.50			

Phoenix Assurance Company, Limited						
The Phoenix Insurance Company	29,000	17,000	58.62	1,000		
The Portage La Prairie Mutual Insurance Company	480,000	358,000	74.58	561,000	556,000	99.10
The Prudential Assurance Company Limited						
Reliance Insurance Company	1,000			1,000		
Royal Insurance Company of Canada	1,043,000	1,495,000	143.33	1,217,000	1,111,000	91.29
St. Paul Fire and Marine Insurance Company						
Scottish & York Insurance Company Limited	10,438	3,000	28.74	1,793	4,820	268.82
Security Casualty Company				87,559		
Sentry Insurance A Mutual Company					89	
Simcoe & Erie General Insurance Company						
The Sovereign General Insurance Company	(11,000)					
The Stanstead and Sherbrooke Insurance Company	1,000				(10,000)	
Sun Alliance Insurance Company	490,000	602,000	122.85	341,000	363,000	106.45
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	457,000	275,000	60.17	339,000	265,000	78.17
Traders General Insurance Company	253,000	153,000	60.47	189,000	148,000	78.30
Trafalgar Insurance Company Limited		17,000				
Transit Insurance company						
Transport Indemnity Company	284,000	6,000	2.11			
Transport Insurance Company	22,000	3,000	13.63	49,000		
The Travelers Indemnity Company	46,000	35,000	76.08	56,000	(104,000)	
Travelers Indemnity Company of Canada						
Truck Insurance Exchange						
Unifund Assurance Company	133,000	73,000	54.88	53,000	3,000	5.66
United Canada Insurance Company	243,000	85,000	34.97	156,000	130,000	83.33
United States Fidelity and Guaranty Company	1,000	1,000	100.00	1,000	1,000	100.00
United States Fire Insurance Company						
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	1,126,000	858,000	76.19	1,106,000	978,000	88.42
The Western Assurance Company				72,000	48,000	66.66
Zurich Insurance Company	13,000	(17,000)		2,000	72,000	3,600.00
TOTALS	15,317,750	12,532,722	81.82	13,548,576	10,898,376	80.43

PROPERTY INSURANCE

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	71,000	28,000	39.43	71,000	36,000	50.70
The Aetna Casualty & Surety Company	2,000			1,000	505,000	50,500.00
Aetna Insurance Company		4,000			2,000	
Affiliated FM Insurance Company	34,078			9,000		
Allendale Mutual Insurance company	1,454			(9)		
Allianz Insurance Company	7,000			3		
Allstate Insurance Company	57,000	19,000	33.33	33,000	1,000	3.03
Allstate Insurance Company of Canada	24,000	(9,000)		30,000	37,000	123.33
American Bankers Insurance Company of Florida	107,000	126,000	117.75	168,000	116,000	69.04
American Home Assurance Company	7,000			8,000		
The American Road Insurance Company	149,926	132,056	88.08	168,791	77,370	45.83
Anglo Canada General Insurance Company						
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
Baltica-Skandinavia Insurance Company of Canada	15,000	3,000	20.00	32,000	4,000	12.50
The Boiler Inspection and Insurance Company of Canada						
The Canada Accident and Fire Assurance Company	15,000	5,000	33.33	9,000	(3,000)	
Canadian General Insurance Company	205,000	132,000	64.39	217,000	116,000	53.46
The Canadian Indemnity Company	385,000	181,000	47.01	354,000	133,000	37.57
Canadian Provincial Insurance Company						
The Canadian Surety Company	107,000	32,000	29.90	67,000	15,000	22.39
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	58,000	20,000	34.48	48,000		
Cardinal Insurance Company	282,000	110,000	39.00	247,000	111,000	44.94
The Casualty Company of Canada	(1,000)	6,000		5,000	(6,000)	
Chateau Insurance Company						
Chrysler Insurance Company				839	5	0.60
Chubb Insurance Company of Canada		(9,000)		210,000	(49,000)	
The Citadel General Assurance Company						

The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	1,294,000	340,000	26.27	1,176,000	557,000	47.36
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	230,000	77,000	33.47	242,000	181,000	74.79
Constitution Insurance Company of Canada	21,000	24,000	114.28	20,000	8,000	40.00
The Continental Insurance Company	94,000	91,000	96.80	60,000	(1,000)	
The Continental Insurance Company of Canada				1,000		
The Contingency Insurance Company Limited					2,000	
Co-operative Fire and Casualty Company	978,000	412,000	42.12	1,034,000	572,000	55.32
Coronation Insurance Company Limited				388		
Cumis General Insurance Company	34,000	23,000	67.64	48,000	4,000	8.33
The Dominion of Canada General Insurance Company	170,000	108,000	63.52	133,000	33,000	24.81
The Dominion Insurance Corporation					(3,000)	
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc	15,000	12,000	80.00	11,000		
Economical Mutual Insurance Company					4,000	
Elite Insurance Company	24,000	6,000	25.00	15,000	3,000	20.00
Emmco Insurance Company	11,000	4,000	36.36	17,000	3,000	17.65
The Employers Insurance of Wausau A Mutual Company	4,000	(4,000)		4,000	(1,000)	
English and American Insurance Company Limited						
Ennia Insurance Company (U.K.) Limited						
Fidelity Insurance Company of Canada	34,000	40,000	117.64	42,000	(47,000)	
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	20,000	196,000	980.00	195,000	(6,000)	
Fireman's Fund Insurance Company of Canada	108,000	332,000	307.40	99,000	193,000	194.95
Foremost Insurance Company						
Gan Incendie Accidents, Compagnie Francaise d'assurances et de reassurances incendie, accidents et risques divers	298,000	182,000	61.07	203,000	192,000	94.58
The General Accident Assurance Company of Canada	2,168					
General Insurance Corporation of New Brunswick	57,991	43,214	74.51	51,928	11,055	21.29
Gibralter General Insurance Company	25,000	21,000	84.00	11,000		
Gold Circle Insurance Company				1,524		
Gore Mutual Insurance Company	27,000	7,000	25.92	24,000	2,000	8.33
Grain Insurance and Guarantee Company						
Great American Insurance Company						
The Great Eastern Insurance Company		4,581		2,128	200	9.40
Le Groupe Desjardins Assurances Generales (Discontinuing)	280,000	127,000	45.35	268,000	73,000	27.24
Guardian Insurance Company of Canada						

PROPERTY INSURANCE (continued)

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Halifax Insurance Company	4,000	107,000	2,675.00	3,000	20,000	666.67
The Hanover Insurance Company				77		
Hartford Fire Insurance Company	(8,000)	(4,000)		2,000	5,000	250.00
Herald Insurance Company		48,000				
Highland Group Insurance Ltd.				49,610	1,274	2.57
Highlands Insurance Company						
The Home Insurance Company	61,000	107,000	175.40	107,932	35,442	32.84
INA Insurance Company of Canada	26,000			19,000	4,000	21.05
Insurance Company of North America	1,000	(3,000)		2,000	34,000	1,700.00
The Insurance Corporation of Ireland Ltd.	35,000	117,000	334.28	70,000	23,000	32.86
Jevco Insurance Company				6,000		
John Deere Insurance Company of Canada	36,000	41,000	113.88	28,000	6,000	21.43
Kansa General Insurance Company	21,000	23,000	109.52	7,000	(5,000)	
Kent General Insurance Corporation	142,451	25,929	18.20	81,268	20,942	25.77
Liberty Mutual Fire Insurance Company	2,000					
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company	19,000	11,000	57.89	15,000	8,000	53.33
Lumbermens Mutual Casualty Company	28,000	(1,000)		30,000	3,000	10.00
Lumbermen's Underwriting Alliance	21,000	1,000	4.76	12,000	(2,000)	
Markel Insurance Company of Canada	15,000	10,000	66.66	11,000		
Maryland Casualty Company (Discontinuing)						
Midland Insurance Company						

New Hampshire Insurance Company	22,000	2,000	9.09	2,000	(3,000)	
New Rotterdam Insurance Company		1,000			1,000	
Niagara Fire Insurance Company		2,000				
Non-Marine Underwriters, Members of Lloyd's, London, England	215,000	61,000	28.37	116,000	(2,000)	
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company	213,000	90,000	42.25	106,000	(24,000)	
Nova Scotia General Insurance Company	65,000	48,000	73.84	48,269	61,756	127.94
Old Republic Insurance Company						
Pacific Employers Insurance Company	40,000			12,000		
The Personal Insurance Company of Canada	1,000			3,000	1,000	33.33
Philadelphia Manufacturers Mutual Insurance Company	12,000					
Phoenix Assurance Company of Canada	94,000	45,000	47.87	91,000	183,000	201.10
Phoenix Assurance Company, Limited						
The Phoenix Insurance Company						
Pitts Insurance Company				1,266		
The Portage La Prairie Mutual Insurance Company	41,000	76,000	185.36	128,000	44,000	34.38
Prince Edward Island Mutual Fire Insurance Company	2,644,494	1,593,733	60.26	2,216,887	1,019,419	45.98
Protection Mutual Insurance Company				2,000		
The Prudential Assurance Company Limited	126,000	19,000	15.07	106,000	89,000	83.96
Reliance Insurance Company	12,000			3,000		
Royal Insurance Company of Canada	946,000	319,000	33.72	1,026,000	1,067,000	104.00
St. Paul Fire and Marine Insurance Company	45,000				(17,000)	
Scottish & York Insurance Company Limited	25,287	5,461	21.59	852	2,259	265.14
Security Casualty Company				19,214		
Sentry Insurance A Mutual Company	26,000	144,000	553.84	30,296	16,978	56.04
Simcoe & Erie General Insurance Company	24,123	4,999	20.72			
The Sovereign General Insurance Company	1,000			1,000	1,000	100.00
The Stanstead and Sherbrooke Insurance Company	3,000			2,000		
Sun Alliance Insurance Company	577,000	279,000	48.35	531,000	283,000	53.30
Symons General Insurance Company	8,000	(1,000)		11,000	5,000	45.45
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	168,000	108,000	64.28	177,000	95,000	53.67
Traders General Insurance Company	94,000	60,000	63.82	98,000	52,000	53.06
Trafalgar Insurance Company Limited						
Transit Insurance Company						

PROPERTY INSURANCE (continued)

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Transport Indemnity Company	21,000	6,000	28.57			
Transport Insurance Company	2,000	(536,000)		7,000	536,000	7,657.14
The Travelers Indemnity Company	14,000	(47,000)		38,000	62,000	163.16
Travelers Indemnity Company of Canada	40,000	21,000	52.50	18,000		
Unifund Assurance Company	44,000	(3,000)		30,000	17,000	56.67
United Canada Insurance Company	1,000			1,000		
United States Fidelity and Guaranty Company	9,000	5,000	55.55	10,000		
United States Fire Insurance Company	1,000	2,000	200.00	2,000	(171,000)	
Utica Mutual Insurance Company	357,000	354,000	99.15	317,000	155,000	48.90
The Wawanesa Mutual Insurance Company				442		
Warner Reciprocal Insurers				8,000		
The Western Assurance Company	1,000			1,000	6,000	600.00
The Yasuda Fire and Marine Insurance Company Limited	6,000	(1,000)		4,000	2,000	50.00
Zurich Insurance Company	11,555,972	5,966,973	51.64	10,949,705	6,511,700	59.47
TOTALS						

ACCIDENT AND SICKNESS INSURANCE

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada	138			138		
Actra Fraternal Benefit Society	1,306	90	6.89	871		
Aetna Casualty Company of Canada						
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
Aetna Life Insurance Company		(502)			806	
Alexander Hamilton Life Insurance Company of America	18,089	42,835	236.80	31,310	11,174	35.69
Alliance Mutual Life Assurance Company	377			184		
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	16,000	11,000	68.75	13,000		
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	2,846				7,536	
American Bankers Insurance Company of Florida	8,000	1,000	12.50	7,000		
American Bankers Life Assurance Company of Florida	125			5,245		
American Home Assurance Company	7,000	1,000	14.28	4,000		
Argonaut Insurance Company						
Atlantic Mutual Life Assurance Company	121,447	64,277	52.92	111,253	26,780	24.07
Baltica-Skandinavia Insurance Company of Canada						
Bankers Life & Casualty Company						
The Canada Accident and Fire Assurance Company						
The Canada Life Assurance Company	182,853	173,518	94.89	190,410	143,134	75.17
Canadian General Insurance Company						
Canadian General Life Insurance Company	62,439	22,563	36.13	70,122	71,509	101.98
The Canadian Indemnity Company						
Canadian Provincial Insurance Company						
The Canadian Surety Company						
The Capital Life Insurance Company	241					

ACCIDENT AND SICKNESS INSURANCE (continued)

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Casualty Company of Canada						
Chateau Insurance Company						
Chrysler Insurance Company				655	66	10.08
Chrysler Life Insurance Company of Canada						
Chubb Insurance Company of Canada	273,000	223,000	81.68	210,000	146,000	69.52
The Citadel General Assurance Company	16,000	2,000	12.50	59	22	37.29
The Citadel Life Assurance Company						
Colonia Life Insurance Company	444,873	132,174	29.71	471,988	114,348	24.22
Combined Insurance Company of America						
The Commerce Group Insurance Company	37					
The Commercial Life Assurance Company of Canada				6,000		
Commercial Travelers Mutual Insurance Company	7,000	7,000	100.00			
Commercial Union Assurance Company of Canada						
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	402,614	167,411	41.58	387,685	118,068	30.45
Confederation Life Insurance Company	32			51		
Connecticut General Life Insurance Company	82,339	51,504	62.55	80,243	71,509	89.11
Constellation Assurance Company						
Constitution Insurance Company of Canada				2,000		
Continental Assurance Company	3,000	6,000	200.00			
The Continental Insurance Company						
The Continental Insurance Company of Canada						
The Contingency Insurance Company Limited						
Cooperants Mutual Life Insurance Society	112,000	(5,000)		82,000	105,000	128.04
Co-operative Fire and Casualty Company						
Co-operators Life Insurance Company						
Coronation Insurance Company Limited						
The Credit Life Insurance Company	142,370	123,846	86.98	120,848	57,424	47.51
Crown Life Insurance Company	2,000			1,000		
Cumis General Insurance Company	15,281	20,724	135.61	17,497	20,741	118.54
Cumis Life Insurance Company						

The Dominion of Canada General Insurance Company	7,038	4,384	62.29	5,229	1,565	29.93
The Dominion Insurance Corporation						
The Dominion Life Assurance Company	108,652	129,152	118.86	95,987	120,532	125.57
Eaton Bay Insurance Company	(1,000)			1,000		
Eaton Bay Life Assurance Company				4,041		
Economical Mutual Insurance Company	4,000			3,000	1,000	33.33
Elite Insurance Company						
Emmco Insurance Company				1,000		
The Empire Life Insurance Company	951	180	18.92	1,559	53	3.40
The Employers Insurance of Wausau A Mutual Company						
Equitable Life Insurance Company of Canada	5,360	2,948	55.00	6,220	1,788	28.74
The Excelsior Life Insurance Company	50,745	52,329	103.12	43,351	41,146	94.91
Fidelity Insurance Company of Canada						
Fidelity Life Assurance Company	314	(197)		1,809		
Financial Life Assurance Company of Canada	(89)			(2,018)	794	
Fireman's Fund American Life Insurance Company	1,000			1,000		
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada						
Ford Life Insurance Company	8,454	(12,989)		27,918	11,290	40.44
Foremost Insurance Company						
The General Accident Assurance Company of Canada						
Gibraltar General Insurance Company						
Glacier National Life Assurance Company	1,213	(2,117)		1,151	3,765	327.11
Globe Life Insurance Company						
Gold Circle Insurance Company						
Great American Insurance Company						
The Great Eastern Insurance Company						
The Great-West life Assurance Company	377,874	129,043	34.14	385,854	7,944	2.06
Le Groupe Desjardins Assurances Generales (discontinuing)						
Guardian Insurance Company of Canada						
Halifax Insurance Company						
Hartford Fire Insurance Company						
Herald Insurance Company						
The Home Insurance Company						
INA Insurance Company of Canada						
INA Life Insurance Company of Canada	(2,126)	(1,478)		1,340	(456)	
INA Life Insurance Company of North America	566	(540)		675	51	7.56

ACCIDENT AND SICKNESS INSURANCE (continued)

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Imperial Life Assurance Company of Canada	86,883	363,457	418.32	84,907	(32,788)	
Industrial Life Insurance Company	7,632					
Insurance Company of North America						
John Alden Life Insurance Company				23	44	191.36
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	36			32		
Knights of Columbus						
Laurier Life Insurance Company	2,219	67	3.01	3,558		
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London Life Insurance Company	133,636	138,416	103.57	118,812	84,368	71.01
London and Midland General Insurance Company	27,000	14,000	51.85	32,000	12,000	37.50
Lumbermens Mutual Casualty Company						
The Manufacturers Life Insurance Company	1,442			1,532	(4)	
Maritime Hospital Service Association	3,205,792	3,014,084	94.01	2,782,073	2,628,063	94.46
The Maritime Life Assurance Company	226,472	134,881	59.55	230,502	158,300	68.68
Markel Insurance Company of Canada						
Maryland Casualty Company (Discontinuing)						
Massachusetts General Life Insurance Company	314					
Massachusetts Indemnity & Life Insurance Company	156					
Massachusetts Mutual Life Insurance Company	164			1,628		
Metropolitan Life Insurance Company	48,433	9,666	19.95	55,300	40,607	73.43
Midland Insurance Company						
Ministers Life A Mutual Life Insurance Company	183			261		
Mony Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	265	330	124.52	242	465	192.15

Mutual of Omaha Insurance Company	343,891	683,186	198.66	268,145	265,308	98.94
National Fidelity Life Insurance Company	6,470	418	6.46	5,952	15,000	25.20
The National Life Assurance Company of Canada	75,695	46,057	60.84	67,074	43,838	65.36
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
New York Life Insurance Company	2,289	6,569	286.98	2,246		
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	65,000	34,000	52.30	61,000	19,000	31.15
North American Company for Property and Casualty Insurance				331,000		
North American Life Assurance Company	87,467	24,286	27.76	56,769	13,582	23.93
North American Life & Casualty Company						
Northumberland General Insurance Company						
The North West Life Assurance Company of Canada	3,589	2,489	69.35	4,456	5,218	117.10
The Northern Life Assurance Company of Canada	1,681	363	21.59	672	554	82.44
Old Republic Insurance Company				3,000		
Old Republic Life Insurance Company	27,244			40,397		
The Order of United Commercial Travelers of America				1,751	(5)	
Pacific Employers Insurance Company						
Paul Revere Life Insurance Company	6,231	4,790	76.87	4,709	202	4.30
Pennsylvania Life Insurance Company	143,527	18,466	12.86	104,117	65,270	62.69
The Personal Insurance Company of Canada						
Phoenix Asurance Company, Limited						
Pitts Life Insurance Company	53,133	25,454	47.90	59,313	(2,871)	
Provident Alliance Life Insurance Company						
The Prudential Assurance Company Limited	8,000	2,000	25.00	3,000	1,000	33.33
The Prudential Insurance Company of America	185,750	226,845	122.12	161,401	111,212	68.90
Reliable Life Insurance Company	26,379	82	0.31	58,616	10,649	18.17
Reliance Insurance Company						
Royal Insurance Company of Canada	1,000	(1,000)		6,000		
Safeguard Life Assurance Company	3,600	3,145	87.36	2,996	1,788	59.68
St. Paul Fire and Marine Insurance Company						
Scottish & York Insurance Company Limited						
Security Casualty Company				782		
The Sovereign General Insurance Company						
The Standard Life Assurance Company						
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company				2,000		
Sun Life Assurance Company of Canada	1,121,720	884,967	78.89	957,033	758,772	79.28
Symons General Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company						
Traders General Insurance Company						
Transamerica Occidental Life Insurance Company	13,969	8,359	59.83	53,283	61,742	115.88
Transport Insurance Company						
The Travelers Indemnity Company						
Travelers Indemnity Company of Canada						
The Travelers Insurance Company	2,270	4,626	203.78	2,267	3,115	137.41
Travelers Life Insurance Company of Canada	100,404	78,803	78.48	11,381	15,339	134.78
Truck Insurance Exchange						
Union Mutual Life Insurance Company	146	(64)		371	64	17.25
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company	288	96	33.33			
The Western Assurance Company						
The Western Life Assurance Company	40			40		
Zurich Insurance Company						
Zurich Life Insurance Company of Canada	59,305	56,817	95.80	69,329	62,510	90.16
TOTALS	8,564,074	7,130,810	83.26	8,042,645	5,425,931	67.46

ALL OTHER CLASSES OF INSURANCE

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	9,000	6,000	66.67	11,000	12,000	109.09
The Aetna Casualty & Surety Company		41,000			8,000	
Aetna Insurance Company					76,000	
Affiliated FM Insurance Company						
Allendale Mutual Insurance Company	4,419			(2,000)		
Allianz Insurance Company						
Allstate Insurance Company					(1,000)	
Allstate Insurance Company of Canada	22,000	16,000	72.73	19,000	(2,000)	
American Bankers Insurance Company of Florida				7,000		
American Home Assurance Company	250,000	88,000	35.20	137,000	79,000	57.66
The American Road Insurance Company						
Anglo Canada General Insurance Company	6,649	902	13.57	8,481	1,562	18.41
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
Baltica-Skandinavia Insurance Company of Canada						
The Boiler Inspection and Insurance Company of Canada	47,000	6,000	12.76	33,000	4,000	12.12
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	17,000	78,000	458.82	16,000	(3,000)	
Canadian General Insurance Company	39,000	18,000	46.15	48,000	23,000	47.91
The Canadian Indemnity Company	66,000	53,000	80.30	61,000	13,000	21.31
Canadian Provincial Insurance Company	1,000					
The Canadian Surety Company	71,000	17,000	23.94	89,000	(25,000)	
Cardinal Insurance Company						
The Casualty Company of Canada	28,000	2,000	7.14	24,000	5,000	20.83
Chateau Insurance Company						

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Chicago Title Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	3,000				272,000	
The Citadel General Assurance Company	7,000	(8,000)		6,000	40,000	666.67
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	273,000	372,000	136.26	247,000	55,000	22.27
Commercial Union Assurance Company plc						
Commonwealth Insurance Company						
Constitution Insurance Company of Canada	1,000	11,000	1,100.00	2,000	11,000	550.00
The Continental Insurance Company	4,000	3,000	75.00	1,000	(360,000)	
The Continental Insurance Company of Canada	1,000			2,000		
The Contingency Insurance Company Limited						
Co-operative Fire and Casualty Company	59,000	2,000	3.39	50,000	(91,000)	
Coronation Insurance Company Limited						
Cumis General Insurance Company	19,000	52,000	273.68	18,000	1,000	5.56
The Dominion of Canada General Insurance Company	6,000	8,000	133.33	5,000	25,000	500.00
The Dominion Insurance Corporation						
Eagle Star Insurance Company Limited	2,000			3,000		
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc					2,000	
Economical Mutual Insurance Company				1,000		
Electrical Workers' Benefit Association						
Elite Insurance Company						
Emmco Insurance Company						
The Employers Insurance of Wausau A Mutual Company		1,000		2,000		

Employers Reinsurance Corporation	4,000			14,000		
English and American Insurance Company Limited						
Ennia Insurance Company (U.K.) Limited						
Fidelity Insurance Company of Canada	1,000					
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada	6,000	3,000	50.00	7,000	2,000	28.57
Foremost Insurance Company						
Gan Incendie Accidents, Compagnie francaise d'assurances et de reassurances indendie, accidents et risques divers						
The General Accident Assurance Company of Canada	27,000	4,000	14.81	16,000	6,000	37.50
General Insurance Corporation of New Brunswick						
Gerling Global General Insurance Company	2,186			2,932		
Gibraltar General Insurance Company	4,018	9,135	227.35	4,947	29,051	587.24
Gold Circle Insurance Company						
Gore Mutual Insurance Company				115		
Grain Insurance and Guarantee Company	1,000			1,000		
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (discontinuing)		45,268		18,149	(3,996)	
The Guarantee Company of North America	52,000			52,000		
Guardian Insurance Company of Canada	47,000	100,000	212.77	43,000	11,000	28.58
Halifax Insurance Company	8,000	(4,000)		5,000	8,000	160.00
Hartford Fire Insurance Company						
Herald Insurance Company						
Highlands Insurance Company						
The Home Insurance Company	14,000	27,000	192.86	4,521	5,101	112.83
INA Insurance Company of Canada	5,000	1,000	20.00	9,000	7,000	77.78
Ideal Mutual Insurance Company						
Insmor Mortgage Insurance Company				11,000	98,000	890.91
Insurance Company of North America						
The Insurance Corporation of Ireland Ltd.				1,000		
Jevco Insurance Company				3,000		
John Deere Insurance Company of Canada	1,000	1,000	100.00	1,000		
Kansa General Insurance Company	36,000	20,000	55.56	6,000		
Kent General Insurance Corporation	1,092			1,005		

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Liberty Mutual Fire Insurance Company	3,000					
Liberty Mutual Insurance Company				1,000		
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company	1,000			1,000		
Lumbermens Mutual Casualty Company	4,000			2,000		
Markel Insurance Company of Canada	12,000	2,000	16.67	9,000	10,000	111.11
Maryland Casualty Company (Discontinuing)						
Metropolitan Life Insurance Company						
Midland Insurance Company						
The Mortgage Insurance Company of Canada	17,000	472,000	2,776.47	34,000	252,000	741.18
Motors Insurance Corporation				54,000	57,000	105.56
New Hampshire Insurance Company						
New Rotterdam Insurance Company		1,000				
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	35,000	5,000	14.29	22,000	1,000	4.55
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company	12,000			21,000		
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada		15,000		5,000	41,000	820.00
Philadelphia Manufacturers Mutual Insurance Company				2,000		
Phoenix Assurance Company of Canada	6,000	1,000	16.67	6,000	144,000	2,400.00

Phoenix Assurance Company, Limited	3,000	3,000	100.00		100,000	
The Phoenix Insurance Company						
Pitts Insurance Company				338		
The Portage La Prairie Mutual Insurance Company	(2,000)	8,000		22,000	11,000	50.00
Prince Edward Island Mutual Fire Insurance Company	42,009	78,050	185.79			
Protection Mutual Insurance Company				(21,000)		
The Prudential Assurance Company Limited	10,000	(3,000)		8,000	27,000	337.50
The Prudential Insurance Company of America						
Reliance Insurance Company		8,000				
Royal Insurance Company of Canada	196,000	87,000	44.39	195,000	161,000	82.56
St. Paul Fire and Marine Insurance Company	6,000	1,000	16.67	3,000		
Scottish & York Insurance Company Limited	153,965	(2,923)		210		
Seaboard Surety Company						
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	35,685	1,347	3.77	53,686		
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company					(1,000)	
Sun Alliance Insurance Company	97,000	131,000	135.05	80,000	68,000	85.00
Sun Life Assurance Company of Canada						
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	32,000	14,000	43.75	39,000	21,000	53.85
Traders General Insurance Company	18,000	8,000	44.44	21,000	12,000	57.14
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company						
Transport Insurance Company	13,000					
The Travelers Indemnity Company	46,000			51,000	15,000	29.41
Travellers Indemnity Company of Canada	4,000			3,000	36,000	1,200.00
Truck Insurance Exchange						
Unifund Assurance Company						
United Canada Insurance Company	2,000			4,000		
United States Fidelity and Guaranty Company	507,000	1,000	.20	9,000	(10,000)	
United States Fire Insurance Company		(2,000)				
Utica Mutual Insurance Company						

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1982			1981		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Warner Reciprocal Insurers				3,007		
The Wawanesa Mutual Insurance Company	11,000	(5,000)		11,000	(9,000)	
The Western Assurance Company				1,000		
Western Surety Company	1,000			1,000		
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company						
TOTALS	2,411,023	1,796,779	74.52	1,630,391	1,243,718	76.28

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS

Charlottetown, P.E.I.
December 31, 1982

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1983, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the company for which each is authorized to transact business is also shown.)

Adams, William	Kensington	Pennsylvania Life Insurance Company	S
Aiken, A. J.	Warren Grove	Traders General Insurance Company	A
Allen, S. Allison	Charlottetown	Pennsylvania Life Insurance Company	S
Arsenault, Gerald Raymond	Wellington R.R. 4	The Imperial Life Assurance Company of Canada	LS
Arsenault, Roger Joseph	Wellington	The Co-operators	LFAS
Atkinson, Earle N.	Summerside	The Great-West Life Assurance Company	L
Barbour, Hilton E., Jr.	Alberton	Tri-County Agencies Ltd	FA
Bearisto, W. Boyd	Kensington	W. B. Bearisto Inc. Confederation Life Insurance Company	LFA
Beaton, Earl L.	Charlottetown	H. L. Sear Insurance Limited Sun Alliance and London Assurance Co. Ltd.	LFA
Bishop, Gordon Arthur	Charlottetown	The Mutual Life Assurance Company of Canada	LS
Blanchard, Gordon	Cornwall R.R. 3	H. L. Sear Insurance Limited	FA
Boudreau, Florius	Charlottetown	Combined Insurance Company of America	S
Brown, Elsie A.	Charlottetown	Hyndman & Company Limited	FA
Bulger, Tony	O'Leary R. R. 2	Combined Insurance Company of America (Terminated)	S
Callaghan, Louis P.	Cardigan	Hyndman & Company Limited The Great-West Life Assurance Company	LS
Cameron, Michael	Freetown	Combined Insurance Company of America (Terminated)	S
Cameron, Peale	Charlottetown	Hyndman & Company Limited	FA
Cameron, Philip	Summerside	Combined Insurance Company of America	S
Campbell, Brent	Murray River	Prince Edward Island Mutual Fire Insurance Company	F
Campbell, George	Kelvin Grove	Mutual of Omaha Insurance Company	LS
Campbell, Kenneth M.	Victoria	Combined Insurance Company of America (Terminated)	S
Campbell, Malcolm	Kensington R. R. 6	Combined Insurance Company of America	S

Campeau, Armand	Cornwall	Combined Insurance Company of America (Terminated)	S
		Pennsylvania Life Insurance Company (Terminated)	S
Cantello, Arthur L.	Summerside	Prudential Insurance Company of America (Terminated)	LS
Carpenter, F. Dean	Alberton	Combined Insurance Company of America	S
Carr, Bennett	West Royalty	Bennett Carr Insurance Ltd.	
		Sun Life Assurance Company of Canada	LFAS
Carr, M. Jean	West Royalty	Bennett Carr Insurance Ltd.	FA
Carruthers, Robert S.	Kensington	The Canada Life Assurance Company	
		Charlie Cooke Insurance Inc.	LFAS
Clark, Brian	Cornwall R.R.	Don L. Clark Inc.	FA
Clark, Don	Kensington	Don L. Clark Inc.	FA
Coffin, John Ross	Souris Bridge R.R. 4	The Co-operators	LFAS
Coles, Daniel E.	Winsloe R.R. 1	The Imperial Life Assurance Company of Canada	LS
Collicutt, Gordon K.	Cornwall R.R. 4	The Imperial Life Assurance Company of Canada (Terminated)	LS
Compton, George H.	Belfast R.R. 1	The Acadia Life Insurance Company	
		Hyndman & Company Limited	LFA
Coneen, Michael A.	Cardigan	Coneen Insurance & Real Estate Ltd.	FA
Coneen, W. Allison	Montague	Coneen Insurance & Real Estate Ltd.	LFA
Conrad, Robert	Charlottetown R.R. 1	The Canada Life Assurance Company	LS
		The Citadel Life Assurance Company (Terminated)	LS
Constantine, Stanley G.	Summerside	The Manufacturers Life Insurance Company	L
Cooke, Charles C.	Sherwood	Charlie Cooke Insurance Inc.	
		Transamerica Occidental Life Insurance Company	LFAS
Cooke, Gordon S.	Summerside	Transamerica Occidental Life Insurance Company	
		Charlie Cooke Insurance Inc.	LFAS
Cox, Helen	Charlottetown	Voyageur Travel Insurance Limited (RESTRICTED)	Travel
Crane, Marie	Cardigan R.R. 4	Tri-County Agencies Ltd.	FA
Crawford, George L.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
Currie, Helen B.	Charlottetown	Hyndman & Company Limited	FA
Currie, Robert V.	Sherwood	The Mutual Life Assurance Company of Canada	L
Currie, Winston	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
Day, Ivan G.	Stanley Bridge	W. D. Young Ltd.	
		Commercial Union Assurance Company Limited	LFAS
Day, Ronald Ivan	New Annan	Sun Alliance & London Assurance Company Limited	
		W. D. Young Ltd.	L
Dempsey, Gordon A.	St. Eleanors	The Mutual Life Assurance Company of Canada	LS
Devine, James Edward	Charlottetown	The Great-West Life Assurance Company	L
Dew, Derek	Charlottetown	Morton Dew Limited (RESTRICTED)	Travel
Dickson, Alan G.	Belfast R.R. 3	The Imperial Life Assurance Company of Canada	LS
Dillon, George V.	Sherwood	The Prudential Insurance Company of America	L
Donald, Everett L.	Kensington	George (Bus) Peake & A. R. McInnis Ltd.	FA

Doyle, Charles	Charlottetown	Pennsylvania Life Insurance Company	S
Driscoll, Wilfred J.	Charlottetown	The Co-operators	LFAS
Duffy, John James	Charlottetown	Atlantic Mutual Life Assurance Company	L
Duffy, William Charles	Murray River	Mutual of Omaha Insurance Company	LS
Duggan, James Donald	Kensington R.R. 2	Hyndman & Company Limited	LFAS
Dyment, K. Earle	Summerside R.R. 3	The Imperial Life Assurance Company of Canada	LS
Ellis, John	Summerside	R. E. Ellis & Son Limited	FAS
Eldershaw, Lyma	Cornwall	Pennsylvania Life Insurance Company	S
Fisher, Ken	Cardigan R.R. 3	Combined Insurance Company of America (Terminated)	S
Fitzgerald, Joan M.	Richmond	The Citadel Life Assurance Company	S
Fitzgerald, John L.	Richmond	The Citadel Life Assurance Company	S
Frahar, George J.	Cornwall	The Co-operators	LFAS
Fraser, Kevin	Cornwall	Pennsylvania Life Insurance Company	S
Full, Dorothy	Charlottetown	Gordon Full Insurance Inc.	FAS
Full, Gordon S.	Charlottetown	Gordon Full Insurance Inc.	FAS
Fullerton, Eric G.	Cornwall R.R. 4	Hyndman & Company Limited	LS
Gallant, Ernest L.	North River	Hyndman & Company Limited	LS
Gallant, F. Irving	Freetown	Combined Insurance Company of America (Terminated)	S
Gallant, Mike	Sherwood	Combined Insurance Company of America	S
Garvey, Thomas P.	Charlottetown R.R. 5	The Canada Life Assurance Company (Terminated)	LS
Gass, Carol M.	Cornwall	Charlie Cooke Insurance Inc.	FA
Gaudet, James J.	Charlottetown	The Sun Life Assurance Company of Canada	LS
Gay, Reginald G.	Kinlock R.R. 1	The Prudential Insurance Company of America	L
Gillespie, Marvyn Rick	Charlottetown	The Canada Life Assurance Company (Terminated)	LS
Gorrill, Keith	O'Leary	The Co-operators	LFAS
Grant, Edward D.	North Wiltshire R.R. 1	The Imperial Life Assurance Company of Canada	LS
Hambly, J. B.	Charlottetown	Hyndman & Company Limited	FA
Hansen, E. Ann	Cornwall	Hyndman & Company Limited	FA
Harper, Gordon P.J.	Summerside	The Prudential Insurance Company of America	LS
Hawes, Orrin Patrick	Charlottetown	The Mutual Life Assurance Company of Canada	LS
Herring, Marvin G.	Murray Harbour	George (Bus) Peake & A.R. McInnis Ltd.	FA
Hewitt, Margaret C.	Montague	Coneen Insurance & Real Estate Ltd.	FA
Hickey, Ronald	Summerside	R.E. Ellis & Son Limited	FAS
Hickox, Roger F.	Charlottetown	H. L. Sear Insurance Limited	FA
Higgins, Robert D.	Montague	The Mutual Life Assurance Company of Canada	LS
Hogan, Barry J.	Pownal R.R. 1	The Canada Life Assurance Company	LS

Hogan, James T	Summerside	The Great-West Life Asssurance Company	L
Hookey, Leonard	Charlottetown	The Co-operators	LFAS
Hooper, Reg	Bedford	Knights of Columbus	L
Huestis, Robert F	Cornwall	Mutual of Omaha Insurance Company	LS
Hyndman, Frederick E	Charlottetown	Hyndman & Company Limited	LFAS
Ives, Stewart G	Charlottetown	Hyndman & Company Limited	LS
Jamison, Andrew	Charlottetown	Combined Insurance Company of America (Terminated)	S
Jay, Neil	Charlottetown R R 5	Combined Insurance Company of America (Terminated)	S
Jenkins, J Frank	Summerside	Harriott & Associates Insurance Agencies Limited	L
John, Haveli Ram	Sherwood	Sun Life Assurance Company of Canada	LS
Johnson, Keir	Miscouche	Cumis Life Insurance Company	
		Cumis General Insurance Company	LF
Johnston, Louise	Charlottetown	Linkletter Travel (RESTRICTED)	Travel
Jones, E Leslie	Cornwall	Pitts Life Insurance Company (Dominion Automobile Association)	LS
Jogensen, Carl	Cornwall R R 4	Combined Insurance Company of America (Terminated)	S
Kameka, Paul F	Elmsdale R R 2	The Mutual Life Assurance Company of Canada	LS
Keenan, Jack A	Charlottetown	Sun Life Assurance Company of Canada	LS
Keddy, John	Kensington	Combined Insurance Company of America (Terminated)	S
Keller, Harold	Cornwall	Pennsylvania Life Insurance Company	LS
Kelly, Patrick J	Charlottetown	The Canada Life Assurance Company	LS
Lachapelle, Margaret	Sherwood	Hyndman & Company Limited	FA
Landry, Colleen	Summerside	Gordon Full Insurance Inc	FA
Landry, Donald Joseph	Tignish R R 1	The Co-operators	LFAS
Larsen, Linda	Charlottetown	Linkletter Travel (RESTRICTED)	Travel
Lawless, Joseph V	Summerside	Sun Life Assurance Company of Canada	LS
LeClair, Tom	Crossroads	Commercial Union Assurance Company Limited	
		Unifund Ltd	LFAS
Ling, Victor S	Charlottetown	Empire Life Insurance Company	L
Llewellyn, Arnold A	Charlottetown	Sun Alliance & London Assurance Company Limited	
		George (Bus) Peake & A R McInnis Limited	LFA
Llewellyn, Richard H	Montague	Sun Life Assurance Company of Canada	L
Llewellyn, Temple M	Montague	Pennsylvania Life Insurance Company	S
Lougheed, Robert	Montague	Tri-County Agencies Ltd	FA
MacDonald, Earl	Borden R R 1	Hyndman & Company Limited	FA
MacDonald, R Elmer	Borden R R 1	Hyndman & Company Limited	LS
MacDonald, J Ken	Southport	Prudential Insurance Company of America	L

MacDonald, Marven	Charlottetown	
MacDonald, Paul Allan	Cornwall	
MacDonald, Philip	Summerside	
MacDonald, Victor J	Charlottetown	
MacDougall, Audrey	St. Eleanors	
MacEachern, Dawn	Winsloe R.R. 2	
MacEachern, Gordon	Charlottetown	
MacFadyen, Kerry	Cornwall R.R. 2	
MacFadyen, Millar	Charlottetown	
MacKay, James	Charlottetown	
MacKinnon, Cyril G	Murray River	
MacKinnon, Glen	Murray River	
MacKinnon, Roger Keith	Winsloe	
MacLean, Dorothy	North Wiltshire	
MacLeod, Neil	Summerside	
MacLeod, Sterling S	Sherwood	
MacLeod, Wensell S.H	Sherwood	
MacLure, W. Hazen	Murray Harbour North	
MacMurdo, Wallace E	St. Eleanors	
MacNeill, David F. (deceased)	Charlottetown R.R. 7	
MacNeill, Ernest Wayne	Bunbury	
MacNeill, George	Summerside	
MacPhail, William Frederick	Cornwall	
MacPhee, Garth N	Cornwall	
MacPherson, Roderick E	Cornwall R.R. 4	
McAleer, J. Wilfred	Charlottetown	
McCabe, James	Charlottetown	
McCloskey, James J	Sherwood	
McCloskey, James W	Souris	
McGrath, David	Cardigan	
McGuire, William Patrick	Charlottetown R.R. 7	
McInnis, David A	Sherwood	
McInis, Wilbert C	Sherwood	
McIver, A. Kathleen	Summerside	
McKenna, David W	Summerside R.R. 3	

H.L. Sear Insurance Limited	FA
The Imperial Life Assurance Company of Canada	LS
Prince Edward Island Mutual Fire Insurance Company	F
Confederation Life Insurance Company	
George (Bus) Peake & A. R. McInnis Ltd.	LFA
W. D. Young Ltd.	FAS
All-Can Travel (RESTRICTED)	Travel
The Canada Life Assurance Company (Termiated)	LS
Pennsylvania Life Insurance Company	S
George (Bus) Peake & A. R. McInnis Ltd.	FA
Prince Edward Island Mutual Fire Insurance Company	F
Commercial Union Assurance Group	
Glen MacKinnon & Son Limited	LFA
Commercial Union Assurance Group	
Glen MacKinnon & Son Limited	FA
The Imperial Life Assurance Company of Canada	LS
Prince Edward Island Mutual Fire Insurance Company	F
George (Bus) Peake & A. R. McInnis Ltd.	FA
The Mutual Life Assurance Company of Canada	L
The Imperial Life Assurance Company of Canada (Terminated)	LS
Hyndman & Company Limited	LFAS
The Canada Life Assurance Company	LS
Sun Life Assurance Company of Canada	LS
The Mutual Life Assurance Company of Canada	LS
The Imperial Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
Hyndman & Company Limited	LS
The Mutual Life Assurance Company of Canada	
George (Bus) Peake & A. R. McInnis Ltd.	LFAS
The Mutual Life Assurance Company of Canada	
Transamerica Occidental Life Insurance Company	
Charlie Cooke Insurance Inc	LFAS
The Imperial Life Assurance Company of Canada	LS
The Mutual Life Assurance Company of Canada	LS
Combined Insurance Company of America (Terminated)	S
H. L. Sear Insurance Ltd	
Commercial Union Assurance Company Limited	LFAS
George (Bus) Peake & A. R. McInnis Ltd.	FA
George (Bus) Peake & A. R. McInnis Ltd.	FA
George (Bus) Peake & A. R. McInnis Ltd.	FA
Sun Life Assurance Company of Canada	LS

McLaine, Roger	Murray River	Combined Insurance Company of America	S
McMurrer, Leonard James	Bunbury	The Imperial Life Assurance Company of Canada	LS
McNab, Frank	Sherwood	Charlie Cooke Insurance Inc.	FA
McNeill, Donna	Charlottetown	Linkletter Travel (RESTRICTED)	Travel
Mahar, Wade Francis	Sherwood	The Canada Life Assurance Company (Terminated)	LS
Mason, Diane	Summerside	Linkletter Travel (RESTRICTED)	Travel
Matheson, Mabel M	Charlottetown	Family Life Assurance Company	L
Millar, Harold A.	Richmond R.R. 1	Hyndman & Company Limited	FA
Miller, James A.	Cornwall R.R. 2	H. L. Sear Insurance Limited	FA
Mitchell, Lorne Preston	Cornwall	Hyndman & Company Limited	LFA
Moran, Alban B.	Charlottetown	The Prudential Insurance Company of America	L
Morash, Kenneth L.	Cornwall	The Mutual Life Assurance Company of Canada	LS
Morris, Luis P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
Morrison, Charles MacDonald	Charlottetown	The Mutual Life Assurance Company of Canada	LS
Morrison, Edward R.	Charlottetown	Sun Life Assurance Company of Canada	LS
Mosher, Elizabeth	St. Peters Harbour	S.A. Fraser Ltd.	FA
Moyaert, Marcel	Montague	Crown Life Insurance Company	
		Tri-County Agencies Ltd.	LFA
Moyaert, Persus	Montague	Tri-County Agencies Ltd.	FA
Mutch, Robert L.	Summerside	Wawanesa Mutual Life Insurance Company	L
Newson, Wayne	Kensington R.R. 4	Prince Edward Island Mutual Fire Insurance Company	F
Nicholson, Donald B.	Summerside	George (Bus) Peake & A.R. McInnis Ltd.	FA
Nicholson, E.M.	Summerside	E.M. Nicholson Insurance Limited	FA
Nicholson, Roderick J.	Winsloe	Hyndman & Company Limited	LS
O'Brien, Alden R.	Winsole R.R. 2	The Mutual Life Assurance Company of Canada	LS
Ostridge, Carl G.	Mermaid	The Mutual Life Assurance Company of Canada	LS
Paquet, John Joseph	Charlottetown R.R. 1	The Prudential Insurance Company of America	L
Pfinder, Richard M.	Bloomfield R.R. 2	The Mutual Life Assurance Company of Canada	L
Picard, Gilbert E. (Ted)	Kensington	The Maritime Life Assurance Company	L
Quinn, Gordon Milfred	Cornwall	The Mutual Life Assurance Company of Canada	LS
Rahman, Asifa	Southport	Pennsylvania Life Insurance Company	S
Ramsay, E.M.	Summerside	E.M. Ramsay Insurance Agency	FA
Rayner, Gary	Kensington R.R. 6	Island Travel (RESTRICTED)	Travel
Reeves, David M.	Charlottetown	Mutual of Omaha Insurance Company (Terminated)	LS
Reid, Barrie C.	Vernon River R.R. 3	Hyndman & Company Limited	FA
Rice, Rus	Souris	S.A. Fraser Ltd.	FA

Rice, Sally A.	Souris	S. A. Fraser Ltd.
Richard, Roger J.	Summerside	Sun Alliance & London Assurance Company Limited — L
Robertson, Alex J	Charlottetown R.R. 7	Assumption Mutual Life Insurance Company — L
Robertson, Mark	Victoria	Prince Edward Island Mutual Fire Insurance Company — F
Rochford, John R	Alberton	Dominion Life Assurance Company — L
Rodd, Mrs. Glenn	Summerside	The Co-operators — FA
Rodd, James B.	Winsloe R.R. 2	Island Travel (RESTRICTED) — Travel
Rogers, Gordon	Kensington R.R. 5	Mutual of Omaha Insurance Company — LS
Rogers, Russell	Summerside	Combined Insurance Company of America — S
Rourke, William	Montague	Charlie Cooke Insurance Inc. — FA
Routledge, John F.	Charlottetown	Tri-County Agencies Ltd. — FA
Rush, Mary C.	Charlottetown	The Prudential Insurance Company of America — LS
		Hyndman & Company Limited — FA
Sabapathy, George	Charlottetown	Combined Insurance of America (Terminated) — S
Sahajpal, Kant Kumar	Charlottetown	Combined Insurance Company of America — S
Saint, Harold C.	Charlottetown	Transamerica Occidental Life Insurance Company
		Charlie Cooke Insurance Inc. — LFAS
Saint, Marjorie J.	Charlottetown	Charlie Cooke Insurance Inc. — FA
Shaw, Keith	Summerside	Pitts Life Insurance Company (Dominion Automobile Association) — LS
Simpson, Bruce	Bradalbane R.R. 1	Prince Edward Island Mutual Fire Insurance Company — F
Smith, Gerald W.	Sherwood	The Imperial Life Assurance Company of Canada — LS
Smith, Harold P. (deceased)	Pownal	George (Bus) Peake & A. R. McInnis Ltd. — FA
Stetson, Errol	O'Leary	R. E. Ellis & Son Limited — F
Stevenson, David C.	Charlottetown	Stevenson's Insurance Agency Ltd. — FA
Stevenson, William V.	Charlottetown	North American Life Assurance Company
		Stevenson's Insurance Agency Ltd. — LFA
Stewart, Lillian A.	St. Peter's Bay	The Imperial Life Assurance Company of Canada — LS
Sullivan, Guy	Wilmot	E.M. Nicholson Insurance Limited
		Atlantic Mutual Life Assurance Company — LFA
Tessier, Thomas	Parkdale	George (Bus) Peake & A. R. McInnis Ltd. — FA
Thomson, Ethel M.	North Tryon	George (Bus) Peake & A. R. McInnis Ltd. — FA
Tomilson, William H.	Charlottetown	The Imperial Life Assurance Company of Canada — LS
Toole, Michael E.	Bonshaw	The Canada Life Assurance Company — LS
Trail, Cameron	Alberton R. R. 2	Prince Edward Island Mutual Fire Insurance Company — F
Tremere, Charles W. G.	East Royalty	The Co-operators — LFA
Turner, Edwin William	O'Leary	Hyndman & Company Limited — LFAS
Turner, Ronald W.	O'Leary	Hyndman & Company Limited — FA
Tutty, Michael B.	Charlottetown	The Wawanesa Mutual Life Insurance Company — LS

Underhay, Ernest	Souris R.R. 4	Commercial Union Assurance Company of Canada	FA
		Canadian General Insurance Company	FA
Vessey, J. Ledwell	West Royalty	Charlie Cooke Insurance Inc.	FA
Walker, J. Sterling	Charlottetown	Charlie Cooke Insurance Inc.	L
Walmsley, Jack	Summerside	The Mutual Life Assurance Company of Canada	LFA
Warren, Margaret Ann	Borden	Canadian Geneard Life Insurance Company General Insurance Corporation of New Brunswick	
Watson, Robert	Charlottetown	Don L. Clark Inc.	FA
		The Wawanesa Mutual Insurance Company	LS
Webster, Sterling Vance	Mount Stewart	The Mutual Life Assurance Company of Canada	LFAS
Wedlock, William	Summerside	Hyndman & Company Limited	FA
Weeks, Lloyd	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
Weeks, Paul	Charlottetown R.R. 5	Square One Inc.	LS
Whelan, Merrill T.	Sherwood	Hyndman & Company Limited	FA
Whidden, Philip E.	Charlottetown	Hyndman & Company Limited	LS
Whiston, Delton S.	Bunbury	Combined Insurance Company of America (Terminated)	FA
White, Dianne	Montague	Hyndman & Company Limited	FA
Wigmore, Cecil E.	Charlottetown	Charlie Cooke Insurance Inc.	FA
Willson, Craig B.	Mount Stewart R.R. 4	Hyndman & Company Limited	FA
Wood, Mary	Kensington	Don L. Clark Inc.	S
Woodside, W. Todd	Kensington	Combined Insurance Company of America	LS
Younker, Robert E.	Charlottetown	The Canada Life Assurance Company	

INSURANCE ADJUSTERS

PROVINCE OF PRINCE EDWARD ISLAND

LICENSED TO MAY 31, 1983

Name of Adjuster	Company
Ahier, Lionel J.	Island Insurance Claims
Burgess, Ronald C.	Underwriters Adjustment Bureau Ltd. (Probationary)
Cinnamon, Ms. Susan Katheleen	Wawanesa Mutual Insurance Company
Corcoran, Ms. Geraldine Marie	The Co-operators (Probationary)
Crawford, Kenneth D.	The Co-operators
Crosby, Gary Alan	B. E. MacKay Adjusters Ltd.
Delaney, Edward J.	Underwriters Adjustment Bureau Ltd.
DeLong, Thomas Eric	Crawford & Company Insurance Adjusters
Forsythe, Harold E.	Royal Insurance
Frizzell, Warren James	The Co-operators
Gee, Troy W.	The Co-operators
Hogan, Roger	Island Insurance Claims
Johnson, Robert G.	Morden & Helwig Limited
Kelly, Linus M.	Commercial Union Assurance Company
Lawson, John Alexander	Lawson Adjustment Service Ltd.
LeBlanc, Roger Joseph	Dominion of Canada Group
MacDonald, Violet L. G.	Canadian General Insurance Company
MacDougall, Gordon Allison	B. E. MacKay Adjusters Ltd.
MacLeod, Thomas Esmonde	Hyndman & Company Ltd.
McCarron, James Ian	Commercial Union Assurance Group
Miller, James Balfour (Terminated)	Morden & Helwig Limited
O'Brien, James Richard	Wawanesa Mutual Insurance Company
Ross, John Beverly	Morden & Helwig Limited
Schurman, Herbert B.	Lawson Adjustment Service Ltd.
Simpson, Stewart F.	The Co-operators
Sonier, Lorena May	B. E. MacKay Adjusters Ltd. (Probationary)
Wheatley, John	Wheatley Adjustment Bureau Ltd.
Willoughby, John H.	MacKay-Jollimore (P.E.I.) Ltd.

POOR

QUALITY

ORIGINAL